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# Single Family Housing Repair and Rehabilitation Loans and Grants



### What is USDA Rural Development?

We are a Federal government agency that is a partner to help increase economic opportunity and improve the quality of life in rural America. As part of this mission, Rural Housing Programs provides access to financing for homeowners in need of repairs and home improvements that ensure a home is safe and sanitary or to help maintain basic quality standards.

### What is the intent of the program?

A rural homeowner whose house needs repairs may be eligible for a loan and/or grant (must be 62 or older to receive grant) from Rural Development.

Home improvement loans can be made to people who may not need or cannot afford a new house, but need to make improvements on their present house to bring it up to minimum standards. Rural Development also makes loans, as well as grants, to homeowners for the removal of health and safety hazards from their dwelling.

A homeowner may qualify for assistance if they meet very low income guidelines established for the county in which they live.

### How can funds be used?

Repair loans and grants may be used to remove health and safety hazards by repairing roofs, providing a sanitary water and waste disposal system that meets local health department requirements, installing screens, windows or insulation, or taking other steps to make the home safe. They may also be used to repair or remodel dwellings to make them accessible for household members with disabilities

Home improvement loans may include similar purposes, but may go further by bringing the home up to minimum standards and making changes for the convenience of the residents, such as adding a room, remodeling the kitchen or otherwise modernizing the home.

### What are the terms?

Very low-income families can receive up to \$20,000 in a loan, with repayment terms up to 20 years, depending on their income available to repay the loan. The interest rate is 1%.

Grants of up to \$7,500 (Lifetime assistance) and loan/grant combinations are available to applicants who are **62 years or older**.

Rural Development staff will help families determine the type of assistance that is best suited to their needs and income.

### Who can borrow?

If you own a home and live in an eligible rural area (ineligible areas include Casper (and adjacent communities), Cheyenne, Gillette, Laramie, and Rock Springs) you may qualify for a loan and/or grant if you are unable to secure credit from commercial lenders. Once again, the homeowner must be 62 years or older to qualify for a grant or a loan/grant combination.

Please contact your local Rural Development Office to inquire if assistance is available in your area.

### What properties qualify?

The applicant must occupy the property. The home must be considered modest for the area and cannot have an in-ground pool.

Loan and/or grant funds may be used to repair manufactured housing. In order to complete repairs needed to remove health or safety hazards, the home must be on a permanent foundation or will be placed upon one with the loan/grant funds.

### What security is required?

A real estate mortgage is required for loans more than \$7,500. Rural Development does not require a first lien position, but the total of all debt secured by the property must not exceed the property's market value.

Homeowners who receive a grant or a combination loan/grant must repay the grant if the home is sold within three years.